FIG. 1

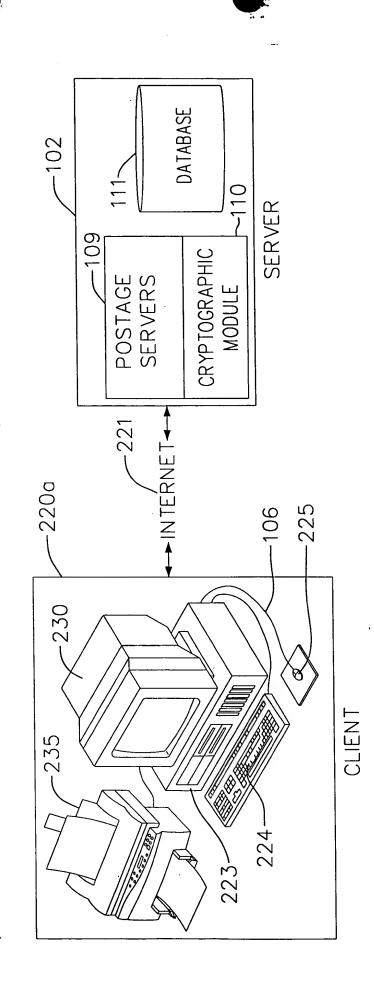
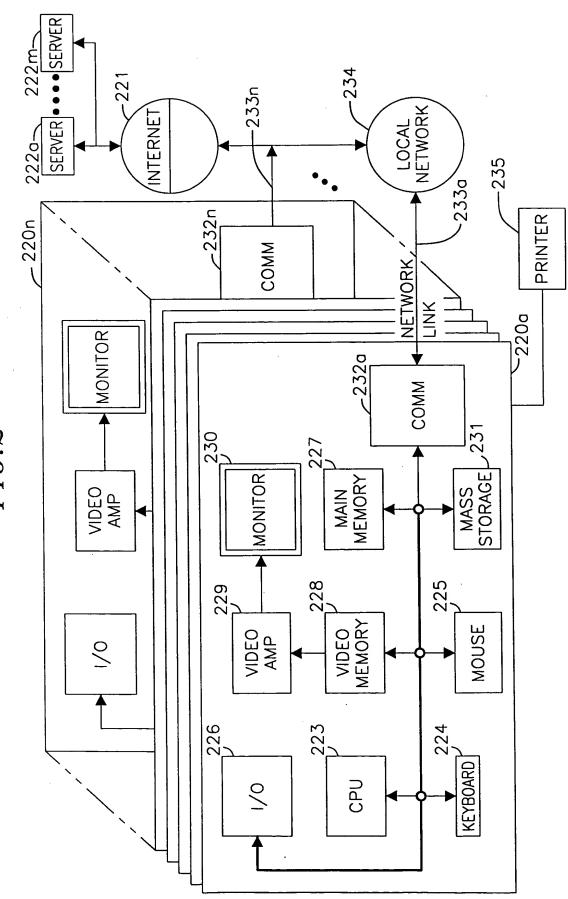
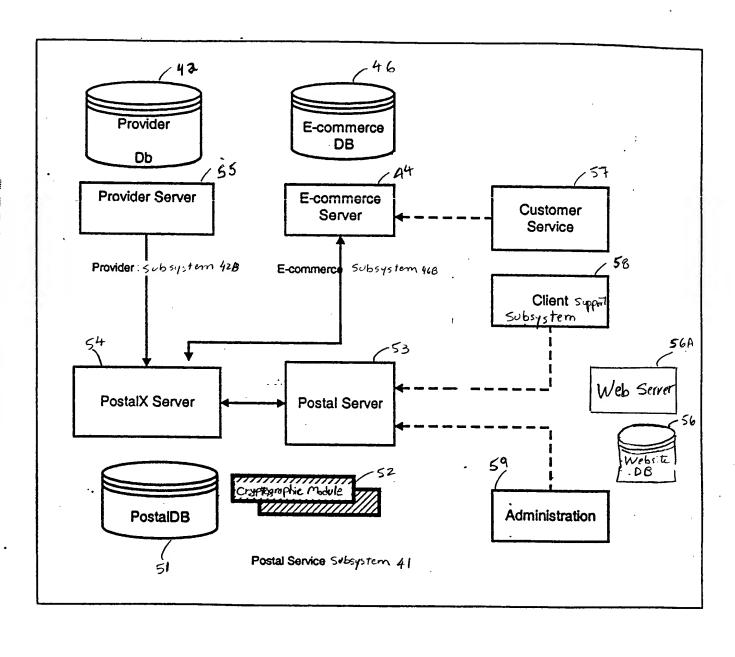
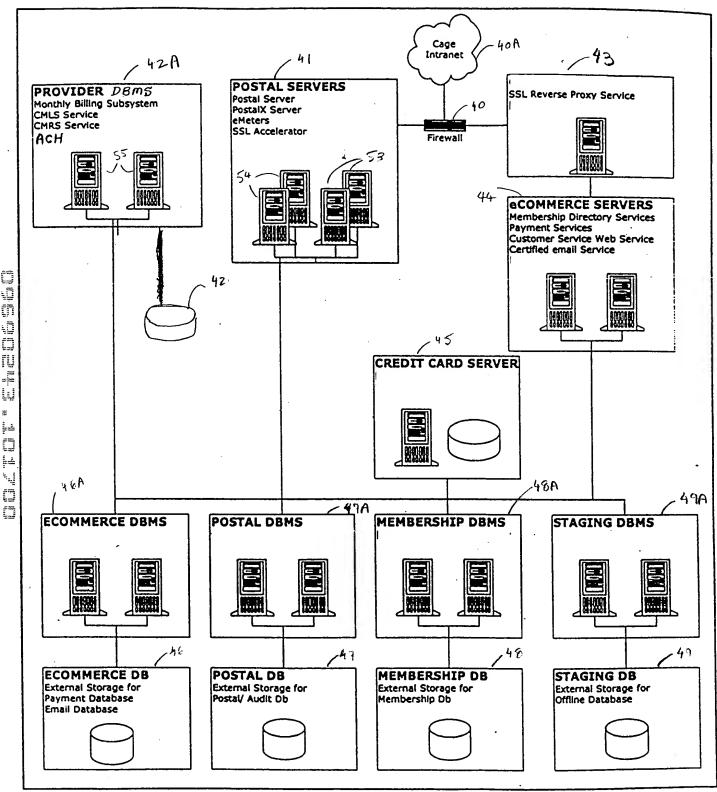


FIG.2

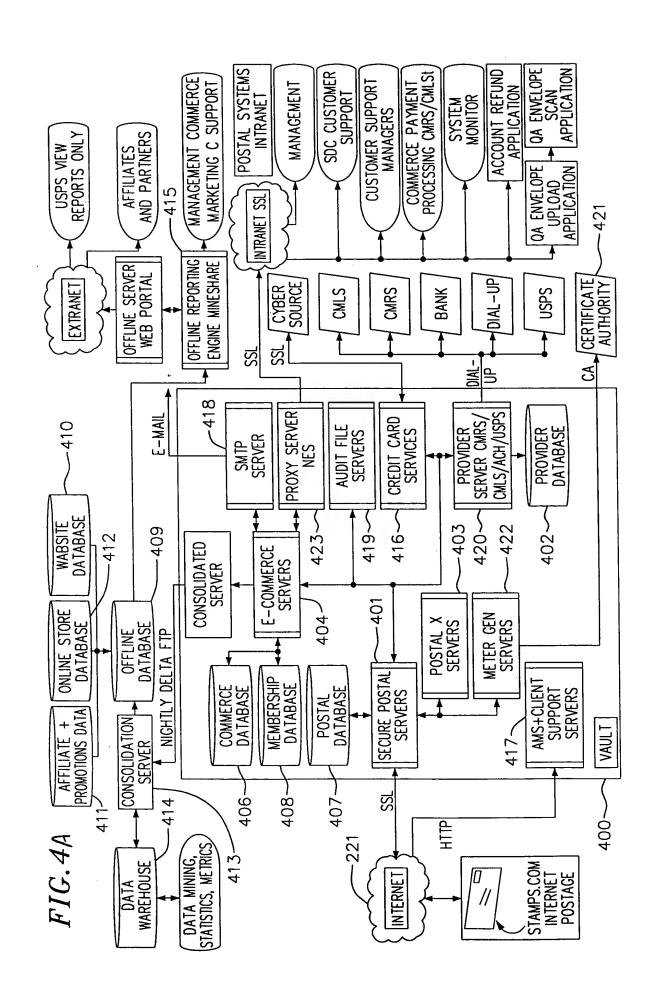


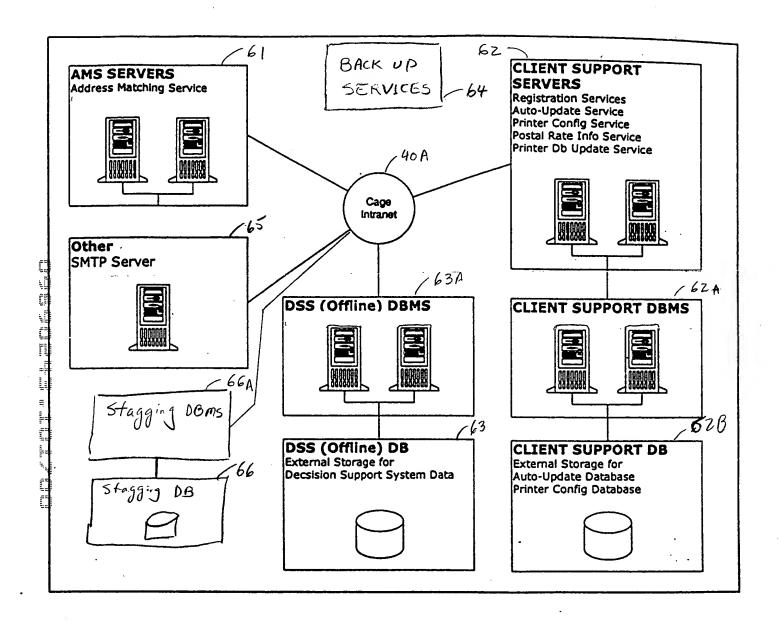




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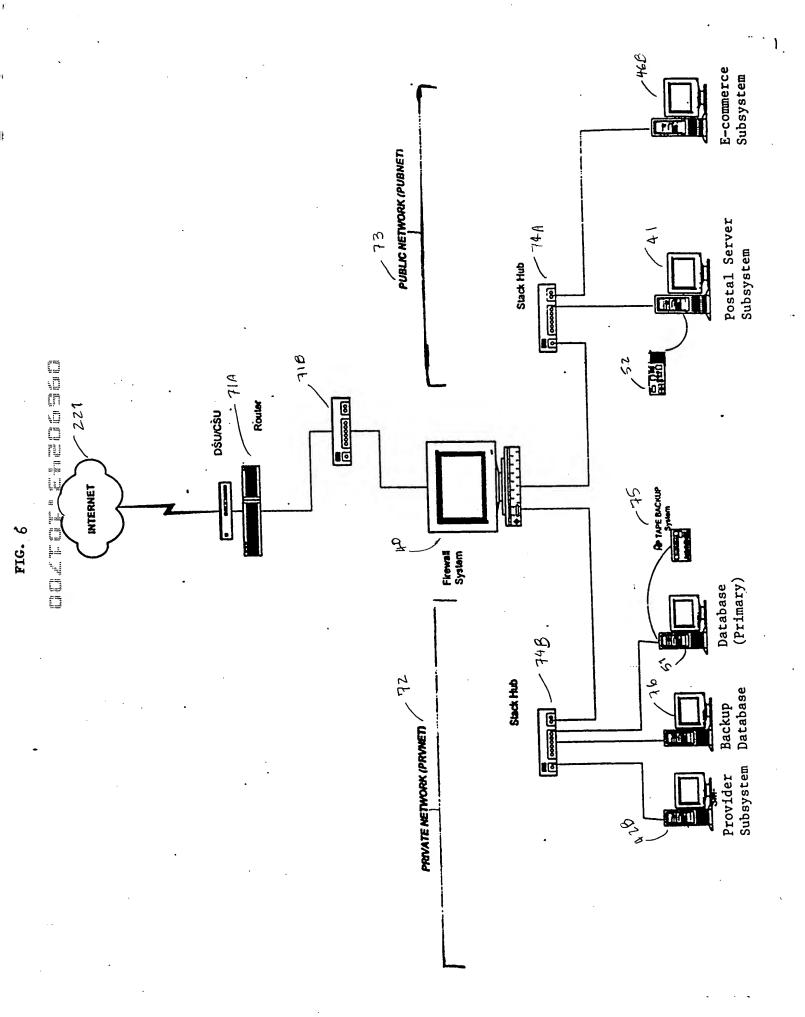


FIG. 7

CLIENT SOFTWARE GENERATES A RANDOM, 64-BIT CHALLENGE • COMPARES THE HMAC OF
THE CHALLENGE IT SENT WITH
THE HMAC IT RECEIVES
FROM THE PSD.

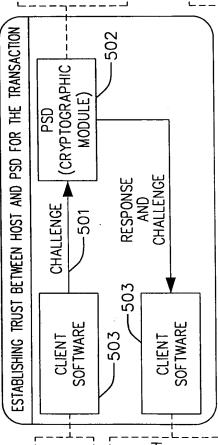
HOST TRUSTS THE PSD FOR THIS TRANSACTION.

 HOST RETAINS PSD'S CHALLENGE TO AUTHENTICATE ITSELF TO THE PSD

CLIENT SOFTWARE
SIGNS CHALLENGE THAT THE
PSD SENT, AND ALSO THE
LOCAL RECORD OF THE
CUSTOMER'S ASCENDING AND
DESCENDING REGISTERS.
SENDS THIS TO PSD.

TRANSACTION MESSAGE.
SENDS AN HMAC OF ALL OF THE ABOVE, USING SHARED

CHALLENGE AND THE



PSD RETURNS ABOVE, AS WELL AS ITS OWN 64-BIT CHALLENGE

SHARED DURING REGISTRATION

• THE PSD SIGNS THE HOST'S CHALLENGE, USING THE HMK

• COMPARES HASH OF RESPONSE WITH LOCAL CALCULATION OF THE SAME. THIS ENSURES MESSAGE WAS NOT TAMPERED WITH.

ESTABLISHING TRUST BETWEEN PSD AND HOST FOR THE TRANSACTION

VERIFIES CHALLENGE
 RECEIVED IS CHALLENGE SENT.
 VERIFIES HOST'S REGISTERS
 ARE SAME AS LOCAL DATA

OF REGISTERS.
◆ THIS ABOVE TWO STEPS
AUTHENTICATE THE
HOST TO PSD.

PSD PERFORMS TRANSACTION

